AMENDMENTS TO THE CLAIMS

1-43 (Cancelled)

44. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure; and

computer executable instructions stored in memory, for causing a processor to:

issue, by an insurance company, an insurance policy covering a building structure that incorporates a sensor technology from the plurality of technologies identified in the database, wherein the incorporated sensor technology is capable of outputting data electronically;

obtain, by the insurance company, monitoring data indicating a condition of the building based on data output electronically by the incorporated sensor technology, wherein the incorporated sensors from which data is obtained include at least one of a building smoke detector, a building fire detector, a building radiation detector, a building chemical hazard detector, a building biological hazard detector, a building water detector, and a building leakage detector;

determine an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data, and

alter the premium of the insurance policy based on the determination made by the processor.

45-46 (Cancelled)

47. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

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a first processor for issuing, by an insurance company, an insurance policy covering a building structure that incorporates a sensor technology from the plurality of technologies identified in the database, wherein the incorporated sensor technology is capable of outputting data electronically;

a server associated with the insurance company for receiving monitoring data indicating a condition of the building structure, based on data output electronically by the incorporated sensor technology, wherein the incorporated sensor technology from which data is received includes at least one of a building smoke detector, a building fire detector, a building radiation detector, a building chemical hazard detector, a building biological hazard detector, a building water detector, and a building leakage detector; and

a second processor for determining an alteration to a premium for the insurance policy based on the condition of the building structure indicated in the monitoring data, and altering the premium for the issued insurance policy based on the determination.

48-53 (Cancelled)

54. (Previously Presented) The system of claim 44, wherein the premium alteration determination is further based on information stored in the database about the incorporated sensor technology that electronically output the data on which the monitoring data was based.

55. (Previously Presented) The system of claim 44, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

56. (Previously Presented) The system of claim 47, wherein the premium alteration determination is further based on information stored in the database about the incorporated sensor technology that electronically output the data on which the monitoring data was based.

57. (Previously Presented) The system of claim 47, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

58-60 (Cancelled)

61. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates a sensor technology from the plurality of technologies identified in the database, wherein the incorporated sensor technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a dangerous condition of the building, based on data output electronically by the incorporated sensor technology, wherein the incorporated sensor technology from which data is obtained includes at least one of a building smoke detector, a building fire detector, a building radiation detector, a building chemical hazard detector, a building biological hazard detector, a building water detector, and a building leakage detector; and

inputting the monitoring data into a computer system;

the computer system determining an alteration to a premium for the insurance policy based on the dangerous condition of the building indicated in the monitoring data; and

the computer system altering the premium of the issued insurance policy based on the determination.

62. (Currently amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a first processor for issuing, by the insurance company, an insurance policy covering a building structure that incorporates first and second sensor technologies from the plurality of technologies identified in the database, wherein each incorporated sensor technology is capable of outputting data electronically,

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a server associated with an insurance company for receiving monitoring data indicating a condition of the building structure, based on data output electronically by the first and second incorporated sensor technologies, wherein the first and second incorporated sensor technologies from which data is received include at least two of a building smoke detector, a building fire detector, a building radiation detector, a building chemical hazard detector, a building biological hazard detector, a building water detector, and a building leakage detector; and

a second processor for applying a first weighting to data received from the first incorporated sensor technology and a second weighting, different from the first weighting, to data received from the second incorporated sensor technology; and

a third processor for determining an alteration to a premium for the insurance policy based on the condition of the building structure indicated in the monitoring data and the first and second weightings, and for altering the premium for the issued insurance policy based on the determination.

63. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates at least first and second sensor technologies from the plurality of technologies identified in the database, wherein each incorporated sensor technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the first and second incorporated sensor technologies, wherein the first and second incorporated sensor technologies from which data is received include at least two of a building smoke detector, a building fire detector, a building radiation detector, a building chemical hazard detector, a building biological hazard detector, a building water detector, and a building leakage detector; and

inputting the monitoring data into a computer system;

the computer system applying a first weighting to data received from the first

incorporated sensor technology and a second weighting, different from the first weighting, to data

obtained from the second incorporated sensor technology;

the computer system determining an alteration to a premium for the insurance policy

based on the condition of the building indicated in the monitoring data and the first and second

weightings; and

the computer system altering the premium of the issued insurance policy based on

the determination.

64. (New) The system of claim 44, wherein:

the database further identifies a plurality of building construction types;

the computer executable instructions stored in memory cause the processor to obtain

data indicating a type of construction of the insured building structure, and

the determining of the premium alteration by the processor is further based on the

condition of the building indicated in the monitoring data in relation to the type of construction of

the building.

65. (New) The system of claim 44, wherein the incorporated sensors from which data is

obtained include a building smoke detector.

66. (New) The system of claim 44, wherein the incorporated sensors from which data is

obtained include a building chemical hazard detector.

67. (New) The system of claim 44, wherein the incorporated sensors from which data is

obtained include a building water detector.

68. (New) The method of claim 61, wherein the incorporated sensors from which data is

obtained include a building smoke detector.

69. (New) The method of claim 61, wherein the incorporated sensors from which data is

obtained include a building chemical hazard detector.

70. (New) The method of claim 61, wherein the incorporated sensors from which data is obtained include a building water detector.